

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Cheryl D Lawrence

Debtor(s)

Case No. 09 B 42191

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2009.
- 2) The plan was confirmed on 01/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 06/21/2013.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,685.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$33,685.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,613.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,659.75
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,272.75**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Account Recovery Service	Unsecured	75.00	NA	NA	0.00	0.00
Advocate South Suburban Hosp	Unsecured	0.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	742.00	NA	NA	0.00	0.00
Americredit Financial Ser Inc	Secured	21,379.28	21,094.72	21,237.00	16,674.38	2,631.62
Americredit Financial Ser Inc	Unsecured	NA	142.28	142.28	0.00	0.00
AT&T	Unsecured	188.00	NA	NA	0.00	0.00
BAC Home Loan Servicing LP	Secured	135,406.25	10,106.25	10,106.25	10,106.25	0.00
BAC Home Loan Servicing LP	Secured	135,406.25	119,110.50	119,110.50	0.00	0.00
Cavalry Portfolio Services	Unsecured	987.00	998.13	998.13	0.00	0.00
CCS	Unsecured	390.00	NA	NA	0.00	0.00
Check N Go	Unsecured	1,534.00	NA	NA	0.00	0.00
Columbus Bank & Trust	Unsecured	1,234.00	NA	NA	0.00	0.00
Continental Finance	Unsecured	0.00	NA	NA	0.00	0.00
CorTrust Bank	Unsecured	571.00	571.57	571.57	0.00	0.00
Creditors Collection Bur	Unsecured	154.00	NA	NA	0.00	0.00
Creditors Collection Bur	Unsecured	85.00	NA	NA	0.00	0.00
Diversified Services Group	Unsecured	269.00	NA	NA	0.00	0.00
Emergency Care Health Organization	Unsecured	154.00	NA	NA	0.00	0.00
Illinois State Tollway	Unsecured	82.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	15,433.00	16,023.98	16,023.98	0.00	0.00
Imagine	Unsecured	566.00	NA	NA	0.00	0.00
MCI Telecommunications	Unsecured	94.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	1,435.00	1,607.51	1,607.51	0.00	0.00
Metaindigo	Unsecured	618.00	NA	NA	0.00	0.00
Mid America Bank	Unsecured	390.00	342.42	342.42	0.00	0.00
Pay Day Loans	Unsecured	500.00	NA	NA	0.00	0.00
Premier Bankcard	Unsecured	520.00	530.54	530.54	0.00	0.00
Premier Bankcard	Unsecured	459.00	544.29	544.29	0.00	0.00
Receivables Management Inc	Unsecured	NA	335.00	335.00	0.00	0.00
Resurgent Capital Services	Unsecured	1,029.00	1,080.18	1,080.18	0.00	0.00
Salute Visa	Unsecured	1,169.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Sprint Nextel	Unsecured	343.00	761.37	761.37	0.00	0.00
St James Hospital	Unsecured	75.00	NA	NA	0.00	0.00
St James Hospital	Unsecured	75.00	NA	NA	0.00	0.00
St James Radiologists	Unsecured	85.00	NA	NA	0.00	0.00
University Of Illinois Hospital	Unsecured	75.00	NA	NA	0.00	0.00
University Of Illinois Hospital	Unsecured	110.00	NA	NA	0.00	0.00
WFNNB	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$119,110.50	\$0.00	\$0.00
Mortgage Arrearage	\$10,106.25	\$10,106.25	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$21,237.00	\$16,674.38	\$2,631.62
TOTAL SECURED:	\$150,453.75	\$26,780.63	\$2,631.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,937.27	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,272.75</u>	
Disbursements to Creditors	<u>\$29,412.25</u>	
TOTAL DISBURSEMENTS :		<u>\$33,685.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/27/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.